

Information to identify the case:					
Debtor 1	<u>Carmelita D Williams</u>			Social Security number or ITIN	xxx-xx-4383
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 10-28895-GLT					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmelita D Williams
aka Carmelita D Washington

8/19/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Carmelita D Williams
DebtorCase No. 10-28895-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
Form ID: 3180WPage 1 of 2
Total Noticed: 38

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db +Carmelita D Williams, 82 Frankwood Road, Pittsburgh, PA 15235-1339
 cr +Midland Mortgage Co. Midfirst Bank, by its service, 999 N.W. Grand Blvd., Suite 100,
 Oklahoma City, OK 73118-6051
 cr +Midland Mortgage Company, c/o Leon P. Haller, Esquire, 1719 North Front Street,
 Harrisburg, PA 17102-2305
 12921745 +AAA Debt Recovery Inc, P.O. Box 129, Monroeville, PA 15146-0129
 12921746 Accelerated Financial, 4015 Raintree Road, Suite 140A, Chesapeake, VA 23321
 12921747 Allegheny County Treasurer, Room 108 Court House, Pittsburgh, PA 15219-2497
 12921748 +Allegheny County Treasurer, C/O Jordan Tax Service, 102 Rahway Rd.,
 McMurray, PA 15317-3349
 12921753 +City County FCU, P.O. Box 23476, Pittsburgh, PA 15222-6476
 12921754 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
 13008879 Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C.,
 Suite 2200, Gulf Tower, Pittsburgh, PA 15219
 12921755 +EMC Mortgage, P.O. Box 141358, Irving, TX 75014-1358
 13017637 +EMC Mortgage Corporation, Attn: OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009
 12921756 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695
 12921759 +Midfirst Bank, 999 N.W. Grand Boulevard, Oklahoma City, OK 73118-6051
 12959049 +Midfirst Bank, by its servicer, Midland Mortgage Company, 999 N.W. Grand Blvd., Suite 110,
 Oklahoma City, OK 73118-6051
 12921760 +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 12921761 +Penn Hills S. D. and Municipality of PH, C/O Maiello Brungo & Maiello LLP,
 3301 McCrady Road, Pittsburgh, PA 15235-5137
 12937237 +U.S. Dept of HUD, c/o Novad Management Consulting, Shepherd's Mall,
 2401 NW 23rd St. Ste. 1A, Oklahoma City, OK 73107-2423
 13969537 +U.S. Dept. of HUD, c/o Novad Management Consulting, LLC, 2401 N.W. 23rd Street, Suite 1A1,
 Oklahoma City, OK 73107-2448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2016 01:17:34 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Aug 20 2016 00:58:00 PRA Receivables Management, LLC, P.O. Box 41067,
 Norfolk, VA 23541-1067
 cr E-mail/Text: ebn@vativrecovery.com Aug 20 2016 01:17:17 Palisades Collections LLC,
 Vativ Recovery Solutions, LLC, dba SMC, as agent for Palisades Collections LLC,
 P.O. Box 40728, Houston, TX 77240-0728
 12933259 EDI: PHINAMERI.COM Aug 20 2016 00:58:00 AmeriCredit Financial Services, Inc,
 PO BOX 183853, Arlington, TX 76096
 12921749 EDI: PHINAMERI.COM Aug 20 2016 00:58:00 Americredit, 200 Bailey Avenue,
 Fort Worth, TX 76107
 13535584 +EDI: ACBK.COM Aug 20 2016 00:58:00 American Credit Acceptance dba Auto Finance,
 Attn: BK Dept, 961 E. Main St, Spartanburg SC 29302,
 bankruptcy@acacceptance.com 29302-2185
 12928435 EDI: AIS.COM Aug 20 2016 00:58:00 American Infosource Lp As Agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 12921750 +EDI: ACCE.COM Aug 20 2016 00:58:00 Asset Acceptance, P.O. Box 2039,
 Warren, MI 48090-2039
 12969771 +EDI: ACCE.COM Aug 20 2016 00:58:00 Asset Acceptance LLC, PO Box 2036,
 Warren, MI 48090-2036
 12921751 +E-mail/Text: bankruptcy@cavps.com Aug 20 2016 01:18:10 Cavalry Portfolio Services,
 500 Summit lake Drive, STE 400, Valhalla NY 10595-2322
 12921752 +EDI: CITICORP.COM Aug 20 2016 01:03:00 Citibank, Shell, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 12921757 +EDI: GMACFS.COM Aug 20 2016 00:58:00 GMAC, P.O. Box 380902, Bloomington, MN 55438-0902
 12921758 +EDI: IRS.COM Aug 20 2016 01:03:00 Internal Revenue Service, Insolvency Unit,
 1000 Liberty Avenue, Pittsburgh, PA 15222-4014
 13337948 EDI: JEFFERSONCAP.COM Aug 20 2016 01:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 13418233 EDI: PRA.COM Aug 20 2016 00:58:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
 Norfolk, VA 23541
 12967409 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 20 2016 01:29:37 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 12921762 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 20 2016 01:29:37 Regional Acceptance Recovery,
 1200 E Firetower Road, Greenville, NC 27858-4196
 12954533 E-mail/Text: ebn@vativrecovery.com Aug 20 2016 01:17:17
 VATIV Recovery Solutions, LLC dba SMC, As Agent for Palisades Collection/ASTA F,
 PO box 40728, Houston TX 77240-0728
 12921763 +E-mail/Text: bankruptcynotice@westlakefinancial.com Aug 20 2016 01:17:47
 Westlake Financial Services, 4751 Wilshire Blvd Ste 100, Los Angeles CA 90010-3847

TOTAL: 19

District/off: 0315-2

User: amaz
Form ID: 3180W

Page 2 of 2
Total Noticed: 38

Date Rcvd: Aug 19, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr U.S. Bank National Association, as Trustee, et al.
cr* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., P. O. Box 183853,
Arlington, TX 76096)
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
12932333* ++Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
cr ##+Penn Hills School District and Municipality of Pen, Maiello Brungo & Maiello, LLP,
3301 McCrady Road, Pittsburgh, PA 15235-5137
12945189 ##+Penn Hills Municipality, Maiello Brungo and Maiello, 3301 McCrady Road,
Pittsburgh, PA 15235-5137
12928916 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 2, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 19, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Defendant U.S Bank National Association, as Trustee
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor U.S. Bank National Association, as Trustee, et al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn
Hills jlc@mbm-law.net
Leon P. Haller on behalf of Creditor Midland Mortgage Co. Midfirst Bank, by its servicer
lhaller@pkh.com, dmaurer@pkh.com; lrynard@pkh.com
Leon P. Haller on behalf of Creditor Midland Mortgage Company lhaller@pkh.com,
dmaurer@pkh.com; lrynard@pkh.com
Megan E. Farrell on behalf of Creditor U. S. Department of Housing and Urban Development
Megan.Farrell@usdoj.gov, Patricia.Fitzgerald@usdoj.gov; Deborah.Verrilla@usdoj.gov
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul M. Daniels on behalf of Debtor Carmelita D Williams paul@pauldanielslaw.com,
robert@pauldanielslaw.com; pauldaniels.lawclerk@gmail.com; chris@pauldanielslaw.com
Paul M. Daniels on behalf of Plaintiff Carmelita D Williams paul@pauldanielslaw.com,
robert@pauldanielslaw.com; pauldaniels.lawclerk@gmail.com; chris@pauldanielslaw.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11